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ABSTRACT OF THE INVENTION

5 Disclosed are improved computer systems and methods for money transfers completed by one-time use computer readable media for use in cash dispensing networks of computers (ATMs) as an alternative to a traditional wire transfer. In another embodiment a consumer may purchase these computer media at a third party location, which then allows the consumer to use it as portable electronic draft which substitutes for a traditional traveler's check.

09648102-082500